

**United States Bankruptcy Court  
Western District of Tennessee**

In re Monique Richardson

Debtor(s)

Case No.  
Chapter

13

**CHAPTER 13 PLAN  
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S):	(H) <b>Monique Richardson</b>	S.S.# <b>xxx-xx-5068</b>	
	(W)	S.S.#	
ADDRESS:	<b>5827 Hickory Nutt Lane Memphis, TN 38141</b>		
PLAN PAYMENT:	Debtor(s) to pay \$ <b>206.00</b>	(weekly, every two weeks, semi-monthly, monthly)	
PAYROLL DEDUCTION:	<b>YES</b>	OR ( ) DIRECT PAY	
PLACE OF EMPLOYMENT:	BECAUSE: FIRST PAYMENT DATE: <b>12-24-2015</b>		
ADMINISTRATIVE:	Carrier Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.		
AUTO INSURANCE:	( X ) Not included in Plan ( ) Included in Plan	MONTHLY PLAN PMT. <b>-NONE-</b>	
CHILD SUPPORT:	Future support through Plan to	\$ <b>-NONE-</b>	
PRIORITY CREDITORS:	Child support arrearage amount	\$	
	<b>Tennessee Department of Labor &amp; Workfor</b>	\$ <b>70.00</b>	
	<b>United States Treasury</b>	\$ <b>39.00</b>	
HOME MORTGAGE: <b>SN Servicing Corporation</b>	If no arrearage, ongoing payments are to be paid directly by the debtor(s).		
	Ongoing pmt. Begin <b>February 1, 2016</b>	\$ <b>306.00</b>	
SN Servicing Corporation SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325(a){5})	Approx. arrearage <b>6,800.00</b>	Interest <b>0.00</b> %	\$ <b>114.00</b>
<b>Title Max</b>	<b>2,800.00</b>	<b>5.25</b> %	\$ <b>86.00</b>
VALUE <b>COLLATERAL</b>	RATE OF <b>INTEREST</b>	MONTHLY PLAN PMT.	
UNSECURED CREDITORS:	Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Pay <b>75</b> % of these claims after above claims are paid or pay all disposable income for term of plan;		
ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: <b>\$13,670.00</b>			
TERMINATION:	Plan shall terminate upon payment of the above, approximately <b>60</b> months.		
<b>Rejected Leases</b>	<b>-NONE-</b>		
<b>Assumed Leases</b>	<b>-NONE-</b>		
*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.			
FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.			
DEBTOR'S ATTORNEY:	<b>LaShundra Lewis 029638 Lemeh &amp; Associates, PLLC 5762 Rayben Circle Memphis, TN 38115</b>		